

REMARKS

In the April 4, 2008 Office Action, the Examiner noted that claims 1, 27-31 and 63 were pending in the application. Claims 32-62 have been cancelled herein without prejudice or disclaimer. Claims 1 and 63 have been amended herein, and new claims 64-71 have been added. Thus, consideration of claims 1, 27-31 and 63-71 is respectfully requested. No new matter has been added. A Request for Continued Examination has been filed herewith.

Rejection under 35 U.S.C. § 103(a)

On page 2, item 3, the Office Action rejected claims 1, 27-31 and 63 under 35 U.S.C. § 103(a) as being unpatentable over Brown (U.S. 5,875,435) in view of Langhans et al. (U.S. 5,621,201). This rejection is respectfully traversed.

Claim 1, as amended recites "a financial management system... defining a management system limit... for financial transactions of multiple users within the organization [and] a money transaction card system... controlling transactions responsive to a card system limit and the management system limit... for money card transactions within a general ledger of the financial management system." As described in claim 1, the money transaction card system controls transactions responsive to a card system limit and the management system limit. This provides an efficiency not disclosed nor contemplated by the cited art. For example, as recited by claim 1, the financial management system defines controls, which enables, for example, financial limits to be defined by the financial management system which, for example, are separate from transaction card issuer limits.

On page 2, the Office Action asserts that Brown discloses a financial management system providing control and accounting for financial transaction of multiple users with the organization. This assertion is respectfully traversed.

Brown relates to an automated accounting system that includes financial transactions between a first entity (individual or a business) and other entities (merchants, financial institutions). Financial transactions are recorded as data inputs in a file established for the first entity and a host computer with a master ledger is used to receive data inputs (financial transactions) (see col. 3, line 65). Thus, Brown provides the ability for entities to collect and store financial transactions by entities that enter into financial transactions with that particular entity. In other words, Brown is limited to merely providing accounting or record keeping information. Nothing in Brown describes providing limits for transactions of users within the organization. Accordingly, Applicants submit that Brown fails to disclose "a financial

management system... defining a management system limit... for financial transactions of multiple users within the organization” as recited by claim 1.

On page 2, the Office Action concedes that Brown does not disclose a money card system associated with the financial management system and relies on Langhans to cure this deficiency. Applicants submit that Brown nor Langhans teach or suggest “a money transaction card system... controlling transactions **responsive to a card system limit and the management system limit**... for money card transactions” as recited by claim 1 (emphasis added).

Langhans relates to an automated purchasing control system for a corporate customer. In Langhans, the system receives an authorization request from a point-of-sale terminal and processes the request using software that has a database customized to a corporate user establishing a company hierarchical structure. In Langhans, however, the Corporate Card configuration is *controlled by the bank issuing the credit cards* (see col. 6, line 5 – 10). In other words, Langhans merely describes an arrangement wherein the credit card network system is configured with a database and software for corporate credit cards (see col. 5, line 4-10). Moreover, Langhans discusses using credit cards which have encoded on them a unique card number, identifying a bank identification number (BIN) to identify the card as a corporate card. Langhans further describes performing credit card authorization for corporate card based on the BIN number (col. 2, line 62). This further supports that Langhans describes strictly bank issuer controls. Nothing in Langhans teaches or suggests controlling transactions responsive to a card system limit and the management system limit. Put another way, Langhans merely describes and contemplates bank issuing controls, and not additional financial management system limits. Accordingly, Applicants submit that Langhans fails to disclose “a money transaction card system... controlling transactions responsive to a card system limit and the management system limit... for money card transactions” as recited by claim 1.

Therefore, Applicants submit that Brown nor Langhans, taken alone or in combination, disclose either explicitly or implicitly “a financial management system... defining a management system limit... for financial transactions of multiple users within the organization [and] a money transaction card system... controlling transactions responsive to a card system limit and the management system limit... for money card transactions within a general ledger of the financial management system” as recited by claim 1. Therefore, claim 1 patentably distinguishes over the cited art. Applicants submit that the above discussion will aid the Examiner in appreciating the patentable distinctions of independent claim 63.

Dependent claims 27-31 inherit the patentable recitations of their respective base claims, and therefore, patentably distinguish over the cited art for at least the reasons discussed above in addition to the additional features recited therein.

In view of the above, Applicants respectfully request the rejection be withdrawn.

New Claims

New claims 64-71 directly and indirectly depend from claim 1, and therefore, patentably distinguish over the cited art for at least the reasons discussed above. In addition, claims 64-71 are independently patentable over the cited art.

For example, claim 64 recites "wherein the management system limit is **separate from** the card system limit" (emphasis added). As described above, the cited art does not contemplate financial management system limits and the money card transaction system limits. Accordingly, the cited art fails to disclose having management system financial limits separate from card system control limits. Thus, Applicants submit that claim 64 patentably distinguishes over the cited art on this additional basis.

In view of the above, Applicants submit that claims 64-71 patentably distinguish over the cited art.

Conclusion

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees or credits associated with filing of this response, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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